

<b>Information to identify the case:</b>					
Debtor 1	<b>Bobbie Sue Wright</b>			Social Security number or ITIN	<b>xxx-xx-3130</b>
	First Name	Middle Name	Last Name	EIN	__-____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>16-11135-TPA</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bobbie Sue Wright

10/7/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Bobbie Sue Wright  
Debtor(s)

Case No. 16-11135-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha

Page 1 of 3

Date Rcvd: Oct 07, 2020

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db	+ Bobbie Sue Wright, 316 Wiley Avenue, Apt. N3, Franklin, PA 16323-2833
cr	+ Northwest Bank f/k/a Northwest Savings Bank, 100 Liberty Street, PO Box 337, Warren, PA 16365-0337
14328218	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365
14347344	+ Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, PO Box 8147, Harrisburg, PA. 17105-8147
14348482	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14338040	EDI: GMACFS.COM	Oct 08 2020 04:48:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14328210	+ EDI: GMACFS.COM	Oct 08 2020 04:48:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14366681	EDI: AIS.COM	Oct 08 2020 04:48:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14387301	Email/PDF: resurgentbknotifications@resurgent.com	Oct 08 2020 02:51:30	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
14328211	+ EDI: CAPITALONE.COM	Oct 08 2020 04:48:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14328212	+ EDI: CITICORP.COM	Oct 08 2020 04:48:00	Citibank, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14328213	+ EDI: CITICORP.COM	Oct 08 2020 04:48:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14328214	+ EDI: WFNNB.COM	Oct 08 2020 04:48:00	Comenity Bank / Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
14328215	+ EDI: WFNNB.COM	Oct 08 2020 04:48:00	Comenity Capital / Game Stop, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
14328216	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 08 2020 02:50:08	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14734988	+ EDI: ECMC.COM	Oct 08 2020 04:48:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408

District/off: 0315-1

User: nsha

Page 2 of 3

Date Rcvd: Oct 07, 2020

Form ID: 3180W

Total Noticed: 33

14410910	Email/PDF: resurgentbknofications@resurgent.com	Oct 08 2020 02:50:11	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14369770	Email/PDF: resurgentbknofications@resurgent.com	Oct 08 2020 02:48:53	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14395529	+ EDI: MID8.COM	Oct 08 2020 04:48:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14328217	+ Email/Text: electronicbkydocs@nelnet.net	Oct 08 2020 01:50:00	Nelnet, Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505
14418862	EDI: PRA.COM	Oct 08 2020 04:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14361523	EDI: Q3G.COM	Oct 08 2020 04:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14366003	EDI: Q3G.COM	Oct 08 2020 04:48:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14328219	+ EDI: DRIV.COM	Oct 08 2020 04:48:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14328220	+ EDI: RMSC.COM	Oct 08 2020 04:48:00	Synchrony Bank / Amazon, Po Box 965064, Orlando, FL 32896-5064
14328221	+ EDI: RMSC.COM	Oct 08 2020 04:48:00	Synchrony Bank / Care Credit, Po Box 965064, Orlando, FL 32896-5064
14328222	+ EDI: RMSC.COM	Oct 08 2020 04:48:00	Synchrony Bank / JCPennys, Po Box 965064, Orlando, FL 32896-5064
14328223	+ EDI: RMSC.COM	Oct 08 2020 04:48:00	Synchrony Bank / TJ MaxX, Po Box 965064, Orlando, FL 32896-5064
14328224	+ EDI: RMSC.COM	Oct 08 2020 04:48:00	Synchrony Bank / Walmart, Po Box 965064, Orlando, FL 32896-5064
14328225	EDI: TFSR.COM	Oct 08 2020 04:48:00	Toyota Motor Credit Corporation, Po Box 8026, Cedar Rapids, IA 52408
14328226	+ EDI: VERIZONCOMB.COM	Oct 08 2020 04:48:00	Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: nsha

Page 3 of 3

Date Rcvd: Oct 07, 2020

Form ID: 3180W

Total Noticed: 33

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Bobbie Sue Wright dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Plaintiff Bobbie Sue Wright dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
John F. Kroto	on behalf of Defendant Ally Financial john_kroto@pawb.uscourts.gov knoxbank@hotmail.com,mwernicki@kmgslaw.com,burban@kmgslaw.com
Kurt L. Sundberg	on behalf of Creditor Northwest Bank f/k/a Northwest Savings Bank jrizzo@marshspaeder.com tsapper@marshlaw.com;r48049@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7